

# CIPRIANI & WERNER

A PROFESSIONAL CORPORATION

ATTORNEYS AT LAW

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April 15, 2016

Office of the Attorney General  
200 St. Paul Place  
Baltimore, MD 21201

Attn: **Security Breach Notification**  
**Jeff Karberg, Administrator of the Identity Theft Program**

Dear Mr. Karberg:

I serve as the Chief Operating Officer of Cipriani & Werner, P.C ("C&W").

In accordance with the Maryland Personal Information Protection Act ("PIPA"), MD Stat. Ann. § 14-3504, C&W submits this letter as notification of an unauthorized access to personal information of some employees. Although we are not yet certain of the origin of the unauthorized access, we believe it may be a software vendor. C&W engaged a payroll software company for the processing of employee W2 and 1095-C Tax Forms. In addition to being mailed in hardcopy to all C&W employees, the payroll company also made those forms available online via employee specific portals. On or around March 30, 2016, C&W became aware that certain employees were notified by the IRS that tax returns had already been filed in their names. We determined that certain online C&W employee portals were compromised and, as a result, personal tax information of approximately six (6) Maryland residents may have been exposed to others.

The online C&W employee portals were taken offline the same day C&W became aware of the fraudulent attempts to access those portals. C&W has obtained IP addresses that attempted access and is currently working with cybersecurity experts, state and federal agencies, and other professionals. C&W is notifying affected individuals in writing, and a copy of the formatted letter is attached. As the letter indicates, C&W will be offering credit monitoring service for two years at C&W's expense.

Please contact me should you have any questions.

Very truly yours,

  
JOHN A. KINCAID, JR.

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[Date]  
[Recipient's Name]  
[Address]  
[City, State, Zip]

Re: **Important Security and Protection Notification**  
**Please read this entire letter**

Dear [resident's name]:

We are contacting you regarding a data security incident that occurred sometime before March 28, 2016. As you may be aware, Cipriani & Werner, P.C. engaged a payroll software company for the processing of employee W2 and 1095-C Tax Forms. In addition to being mailed in hardcopy to all C&W employees, the payroll company also made those forms available online via employee specific portals. On or around March 30, 2016, C&W became aware that certain employees were notified by the IRS that tax returns had already been filed in their names. We determined that certain online C&W employee portals were compromised and, as a result, your personal tax information may have been exposed to others.

## **What we are doing to protect your information:**

Please be assured that we have taken every step necessary to address the incident, and that we are committed to fully protecting all of the information that you have entrusted to us. The online C&W employee portals were taken offline the same day C&W became aware of the fraudulent attempts to access certain employee accounts. In addition, C&W has obtained IP addresses that attempted access to the online C&W employee portals, and is currently working with cybersecurity experts, state and federal regulatory agencies, and other professionals to ensure the continued security of your information.

In addition, and to help protect your identity, we are offering a complimentary two-year membership of Experian's ProtectMyID Elite. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

### Activate ProtectMyID Now in Three Easy Steps

1. ENSURE **That You Enroll By:** [date] (Your code will not work after this date)
2. VISIT the **ProtectMyID** Web Site to enroll: [www.protectmyid.com/enroll](http://www.protectmyid.com/enroll)
3. PROVIDE **Your Activation Code:** [code]

If you have questions or need an alternative to enrolling online, please call 877-441-6943 and provide engagement #: [engagement number]

### ADDITIONAL DETAILS REGARDING YOUR 24-MONTH PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
  - **Daily 3 Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax, and TransUnion credit reports.
  - **Internet Scan:** Alerts if your personal information is located on sites where compromised data is found, traded or sold.
  - **Change of Address:** Alerts of any changes in your mailing address.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close account including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
  - It is recognized that identity theft can happen months and even years after a data breach. To offer added, protection you will receive ExtendCARE, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance\*:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.
- **Lost Wallet Protection:** If you misplace or have your wallet stolen, an agent will help you cancel your credit, debit, and medical insurance cards.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-441-6943.

### What you can do to protect your information

There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to the final three pages of this letter for further information.

\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

We sincerely apologize for this incident, regret any inconvenience it may cause you and encourage you to take advantage of the product outlined herein. Should you have any questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact us at [insert contact info].

Very truly yours,

JOHN A. KINCAID, JR.

## **ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT**

### **➤ PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE**

An **initial 90 day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

**Equifax**  
1-800-525-6285  
680-7289  
[www.equifax.com](http://www.equifax.com)

**Experian**  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**  
1-800-  
[www.transunion.com](http://www.transunion.com)

### **➤ PLACE A SECURITY FREEZE ON YOUR CREDIT FILE**

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right to you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report in connection with new credit application, which will prevent them from extending credit. A security freeze generally does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting agencies.

### **➤ ORDER YOUR FREE ANNUAL CREDIT REPORTS**

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228.

Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

### **➤ MANAGE YOUR PERSONAL INFORMATION**

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information. Remain vigilant by reviewing account statements and monitoring credit reports.

### **➤ USE TOOLS FROM CREDIT PROVIDERS**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

➤ **BE AWARE OF SUSPICIOUS ACTIVITY INVOLVING YOUR HEALTH INSURANCE**

Contact your healthcare provider if bills do not arrive when expected, and review your Explanation of Benefit forms to check for irregularities or suspicious activity. You can also contact your health insurance company to notify them of possible medical identity theft or ask for a new account number.

➤ **OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261.  
They also provide information on-line at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).
- Individuals can obtain information about steps to avoid Identity Theft from any of the above credit reporting agencies, the FTC or their respective state's Attorney General's office:
  - Residents of Pennsylvania may contact the Attorney General at:  
Pennsylvania Office of Attorney General  
16<sup>th</sup> Floor, Strawberry Square  
Harrisburg, PA 17120  
(717) 787-3391  
800-441-2555  
<https://www.attorneygeneral.gov/Home/>
  - Residents of Maryland may contact the Attorney General at:  
Office of the Attorney General  
200 St. Paul Place  
Baltimore, MD 21202  
(410) 576-6300  
1-888-743-0023  
<https://www.oag.state.md.us/index.htm>
  - Residents of New Jersey may contact the Attorney General at:  
Office of the Attorney General  
RJ Hughes Justice Complex  
25 Market Street, Box 080  
Trenton, NJ 08625-0080  
(609) 292-4925  
973-504-6588  
<http://nj.gov/oag/>

- Residents of West Virginia may contact the Attorney General at:  
 Office of the Attorney General  
 State Capitol Complex  
 Bldg. 1 Room E-26  
 Charleston, WV 25305  
 (304) 558-2021  
 1-800-368-8808  
<http://www.ago.wv.gov/Pages/default.aspx>
  
- Residents of Virginia may contact the Attorney General at:  
 Office of the Attorney General  
 900 East Main Street  
 Richmond, VA 23219  
 (804) 786-2071  
<http://ag.virginia.gov/>
  
- Residents of Ohio may contact the Attorney General at:  
 The Office of the Attorney General  
 30 E. Broad St., 14<sup>th</sup> Floor  
 Columbus, OH 43215  
 (614) 466-4986  
 800-282-0515  
<http://www.ohioattorneygeneral.gov/>
  
- Residents of Florida may contact the Attorney General at:  
 Office of Attorney General  
 The Capitol PL-01  
 Tallahassee, FL 32399-1050  
 1-866-966-7226  
<http://www.myfloridalegal.com/>
  
- Residents of Delaware may contact the Attorney General at:  
 Delaware Department of Justice  
 Carvel State Building  
 820 N. French St.  
 Wilmington, DE 19801  
 (302) 577-8400  
<http://attorneygeneral.delaware.gov/>
  
- Residents of Washington D.C. may contact the Attorney General at:  
 Office of the Attorney General  
 441 4<sup>th</sup> Street, NW  
 Washington, DC 20001  
 (202) 347-8922  
<http://oag.dc.gov/>